REMARKS

I.   Formalities

Applicant notes that the Examiner did not sign and forward a copy of the PTO 1449 Form submitted by Applicant with the Information Disclosure Statement filed on January 8, 2004, as requested in the Amendment filed on April 8, 2004. For the Examiner's convenience, a copy of the PTO Form 1449 originally filed on January 8, 2004 is attached. Applicant respectfully requests that the Examiner initial and return a copy of the aforementioned PTO Form 1449.

Applicant further notes that the Examiner did not indicate whether the Formal Drawings filed on April 21, 2001 are accepted. Applicant respectfully requests that the Examiner acknowledge and approve the aforementioned Formal Drawings.

II.   Status of the Application

By the present amendment, claims 4-5, 7-14, 18-19, 21-28, 32-33, and 35-42 have been amended. In addition, claims 1-3, 6, 15-17, 20, 29-31, 34, and 43-45 are hereby cancelled without prejudice or disclaimer. Claims 4-5, 7-14, 18-19, 21-28, 32-33, and 35-42 are all the claims pending in the Application, with claims 4-5, 7-14, 18-19, 21-28, 32-33, and 35-42 being in independent form. Claims 1-45 have been rejected.

The present amendment addresses each point of objection and rejection raised by the Examiner. Favorable reconsideration is respectfully requested.

III.　Claim Rejections Under 35 U.S.C. § 103

The Examiner has rejected claims 1-3, 5-17, 19-31, and 33-45 under 35 U.S.C. § 103(a) as being unpatentable over U.S. Publication No. 2003/0204610 to Howard et al. (hereinafter "Howard") in view of U.S. Publication No. 2001/0039535 to Tsiounis et al. (hereinafter "Tsiounis"). The Examiner has also rejected claims 8-14, 22-28, and 36-42 under 35 U.S.C. § 103(a) as being unpatenable over Howard, in view of Tsiounis, and further in view of U.S. Publication No. 2003/0212642 to Weller et al. (hereinafter "Weller"). Finally, the Examiner has rejected claims 4, 18, and 32 under 35 U.S.C. § 103(a) as being unpatentable over Howard in view of U.S. Publication No. 2002/0120496 to Scroggie et al. (hereinafter "Scroggie"). Applicant respectfully traverses these rejections for *at least* the independent reasons stated below.

In order for the Examiner to maintain a rejection under 35 U.S.C. §103, Howard, Tsiounis, Weller, Scroggie, or some combination thereof, must teach or suggest <u>all</u> of the limitations of claims 1-45. Applicant respectfully submits that neither Howard, Tsiounis, Weller, Scroggie, nor any combination thereof, teaches or suggests all of the limitations of claims 1-45.

A.　Claims 1-3, 6, 15-17, 20, 29-31, 34, and 43-45

Claims 1-3, 6, 15-17, 20, 29-31, 34, and 43-45 have been canceled without prejudice or disclaimer. Therefore, the rejections with respect to these claims are now moot.

B.　Independent Claims 4, 18, and 32

Independent claim 4 recites (among other things):

> wherein the function of communicating said
> collation history, said personal data usage

history, and said charge process history is
configured to communicate this information by
electronic mail at preset specified times; and

wherein only at times other than said preset
specified times, said collation history, said
personal data usage history, and said charge
process history are recorded.

The grounds of rejection acknowledge that Howard fails to teach or suggest that the

function of communicating is configured to communicate this information by electronic mail, as

recited in claim 4. Nevertheless, the grounds of rejection apply Scroggie, alleging that Scroggie

teaches transmitting electronic mail messages to consumers based on purchase history

information stored in the consumers' database.

However, neither Howard, Tsiounis, Weller, Scroggie, nor any combination thereof,

teaches or suggests that, <u>only at times other than the preset specified times</u> when collation

history, personal data usage history, and charge process history information are communicated

by electronic mail, the collation history, the personal data usage history, and the charge process

history are recorded, as recited in claim 4. Indeed, Howard provides no teaching or suggestion

whatsoever that a user's <u>collation history</u> is recorded. To the contrary, Howard teaches that a

cookie is provided containing information regarding user authentication (i.e., information

regarding the date and time that the user was most recently authenticated by the authentication

server). *See* Abstract, lines 21-25; paragraph 0035. Further, Howard also teaches that the cookie

may contain a list of network servers previously visited by the user. *See* Abstract, lines 21-25.

However, Howard does <u>not</u> teach or suggest that the histories of personal authentication

collations performed by the authentication server are recorded, as recited in claim 4.

Furthermore, Howard does not teach or suggest that the collation history, the personal data usage

history, and the charge process history are recorded <u>only at times other than said preset specified</u>

<u>times</u>, as recited in claim 4. Accordingly, Applicant respectfully submits that independent claim

4 is patentable over the applied references for *at least* these independent reasons.

Additionally, in view of the similarity between the requirements of independent claims

18 and 32, and the requirements discussed above with respect to independent claim 4, Applicant

respectfully submits that the foregoing arguments as to the patentability of independent claim 4

apply at least by analogy to claims 18 and 32. As such, it is respectfully submitted that claims 18

and 32 are patentably distinguishable over Howard, Tsiounis, Weller, Scroggie, and any

combination thereof, for *at least* these reasons.

Thus, Applicant respectfully requests that the Examiner withdraw these rejections.

B.   Independent Claims 5, 19, and 33

Independent claims 5, 19, and 33 require (among other things):

> wherein said authentication server renews
> said collation history, said personal data usage
> history, and said charge process history, that is
> shown on said home page, after reading out said
> personal data registered beforehand and
> communicating read out personal data; and
>
> wherein said authentication server renews
> said collation history, said personal data usage
> history, and said charge process history, that is
> shown on said home page, after reading out and
> modifying said personal data registered
> beforehand.

The grounds of rejection allege that the authentication server copying certain elements of the user's profile information to the affiliate server, and the affiliate server, in turn, generating a personalized web page and communicating the personalized web page to the user's browser, as taught in Howard, corresponds to said authentication server renewing said collation history, said personal data usage history, and said charge process history, that is shown on said home page, as recited in claims 5, 19, and 33. Applicant respectfully disagrees with the grounds of rejection.

Neither Howard, Tsiounis, Weller, Scroggie, nor any combination thereof, teaches that an authentication server renews collation history, personal data usage history, and charge process history, that is shown on a home page, after reading out personal data registered beforehand and communicating read out personal data, and also after reading out and modifying personal data registered beforehand, as recited in claims 5, 19, and 33. To the contrary, Howard teaches that the personalized web page cited by the grounds of rejection is generated by the affiliate server 104 only in the specific instance when a user of the client computer system 100 accesses a web page on the affiliate server 104, but the client computer system 100 is not yet logged into the affiliate server 104. *See* paragraphs 0042-0044; Figure 6. Therefore, Howard does not teach, and is incapable of suggesting, that an authentication server renews collation history, personal data usage history, and charge process history, that is shown on a home page, after reading out said personal data registered beforehand and communicating read out personal data, and also after reading out and modifying said personal data registered beforehand, as recited in claims 5, 19, and 33.

As a result, Applicant respectfully submits that independent claims 5, 19, and 33 are

patentable over the applied references for *at least* these independent reasons. Accordingly,

Applicant respectfully requests that the Examiner withdraw these rejections.

C.   Independent Claims 7, 21, and 35

Independent claims 7, 21, and 35 require (among other things):

> wherein when said authentication server does
> not detect a match between said authentication
> information input from said authentication
> terminal and said personal authentication data,
> said authentication server notifies said
> authentication terminal that the client is not
> authenticated.

The grounds of rejection acknowledge that Howard does not teach or suggest an

authentication terminal, which is installed in a store and is configured to request an

authentication server to execute identification when at least one of a commodity and a service is

to be provided, and is configured to request said authentication server to pay a consideration for

the provided commodity or service provided from a settling account when the client is

authenticated during said identification, as recited in claims 7, 21, and 35. Nevertheless, the

grounds of rejection apply Tsiounis, alleging that Tsiounis teaches or suggests this feature.

Applicant respectfully disagrees with the Examiner.

Neither Howard, Tsiounis, Weller, Scroggie, nor any combination thereof, teaches or

suggests that when an authentication server does not detect a match between authentication

information input from an authentication terminal and personal authentication data, the

authentication server <u>notifies</u> <u>said</u> <u>authentication</u> <u>terminal</u> that the client is not authenticated. In

contrast, Howard teaches that if the user-entered information does not match the information

stored in the authentication database, then the authentication server generates and communicates

a web page to the user indicating that the login ID and password combination were not valid.

See e.g., paragraph 0034.

Therefore, Applicant submits that claims 7, 21, and 35 are patentable over the applied

references for *at least* these independent reasons. Accordingly, Applicant respectfully requests

that the Examiner withdraw these rejections.

D.   Independent Claims 8, 22, and 36

Independent claims 8, 22, and 36 recite (among other things):

> wherein when said authentication server does
> not detect a match between said authentication
> information input from said authentication
> terminal and said personal authentication data,
> said authentication server notifies said
> authentication terminal that the client is not
> authenticated...

In view of the similarity between these requirements and the requirements discussed

above with respect to independent claim 7, Applicant respectfully submits that the foregoing

arguments as to the patentability of independent claim 7 apply at least by analogy to claims 8,

22, and 36. As such, it is respectfully submitted that claims 8, 22, and 36 are patentably

distinguishable over Howard, Tsiounis, Weller, Scroggie, and any combination thereof, for *at*

least these reasons.

Independent claims 8, 22, and 36 further recite:

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        wherein when an authenticated client enters
    said public transportation facility, said
    authentication terminal records a departing
    station.
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Neither Howard, Tsiounis, Weller, Scroggie, nor any combination thereof, teaches that

when an authenticated client enters a public transportation facility, an authentication terminal

records a departing station, as recited in claims 8, 22, and 36. In fact, contrary to the allegations

in the grounds of rejection, Weller provides no teaching or suggestion that the Payer

Authentication Service ("PAS") taught therein can be used at a public transportation facility. In

contradistinction, Weller teaches that the PAS taught therein is specifically designed to

authenticate cardholder account ownership during online purchase transactions. *See* 0032. In

addition, Weller teaches that the PAS may be used in aspects of retail banking such as debit

cards, etc., wholesale banking, the medical business, the insurance business, and the brokerage

business.

However, Weller does not provide any teaching or suggestion that the PAS taught therein

can be used for any type of transaction besides those occurring online (i.e., "card not present"

transactions occurring in electronic commerce). *See e.g.,* Title; paragraph 0004. Furthermore,

Weller does not provide any teaching or suggestion whatsoever that the PAS can be used at a

public transportation facility. Indeed, the grounds of rejection do not point to any specific

portion of Howard, Tsiounis, Weller, or Scroggie that teaches or suggests this feature.

Moreover, neither Howard, Tsiounis, Weller, Scroggie, nor any combination thereof, teaches or suggests that when an authenticated client enters a public transportation facility, an authentication terminal records a departing station, as further recited by claims 8, 22, and 36.

Thus, Applicant submits that claims 8, 22, and 36 are patentable over the applied references for *at least* these independent reasons. Hence, Applicant respectfully requests that the Examiner withdraw these rejections.

E.   Independent Claims 9, 23, and 37

Independent claims 9, 23, and 37 recite (among other things):

> wherein when said authentication server does
> not detect a match between said authentication
> information input from said authentication
> terminal and said personal authentication data,
> said authentication server notifies said
> authentication terminal that the client is not
> authenticated...

In view of the similarity between these requirements and the requirements discussed above with respect to independent claim 7, Applicant respectfully submits that the foregoing arguments as to the patentability of independent claim 7 apply at least by analogy to claims 9, 23, and 37. As such, it is respectfully submitted that claims 9, 23, and 37 are patentably distinguishable over Howard, Tsiounis, Weller, Scroggie, and any combination thereof, for *at least* these reasons.

Independent claims 9, 23, and 37 further recite:

> wherein when a communication using said
> public telephone starts, said public telephone
> records a start time and a destination of said
> communication.

Neither Howard, Tsiounis, Weller, Scroggie, nor any combination thereof, teaches that

when a communication using a public telephone starts, said public telephone records a start time

and a destination of said communication, as recited in claims 9, 23, and 37. To the contrary,

Weller teaches that the PAS taught therein is specifically designed to authenticate cardholder

account ownership during <u>online</u> purchase transactions. *See* 0032. In particular, Weller teaches

that the PAS taught therein may be used by a telephone card company to authenticate the identity

of the user of a specific card. *See* paragraph 0032. However, Weller provides no teaching or

suggestion whatsoever that when a communication using a public telephone starts, said public

telephone records a start time and a destination of said communication, as required by claims 9,

23, and 37.

Accordingly, Applicant submits that claims 9, 23, and 37 are patentable over the applied

references for *at least* these independent reasons. Thus, Applicant respectfully requests that the

Examiner withdraw these rejections.

F.   Independent Claims 10, 24, and 38

Independent claims 10, 24, and 38 recite (among other things):

> wherein when said authentication server does
> not detect a match between said authentication
> information input from said authentication
> terminal and said personal authentication data,
> said authentication server notifies said
> authentication terminal that the client is not
> authenticated...

In view of the similarity between these requirements and the requirements discussed

above with respect to independent claim 7, Applicant respectfully submits that the foregoing

arguments as to the patentability of independent claim 7 apply at least by analogy to claims 10,

24, and 38. As such, it is respectfully submitted that claims 10, 24, and 38 are patentably

distinguishable over Howard, Tsiounis, Weller, Scroggie, and any combination thereof, for *at*

least these reasons.

Independent claims 10, 24, and 38 further recite:

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        wherein when the client requires additional
diagnosis or treatment, said authentication
terminal is configured to request said
authentication server to extract the client's
medical sheet, and is configured to schedule an
appointment for said additional diagnosis or
treatment.
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Neither Howard, Tsiounis, Weller, Scroggie, nor any combination thereof, teaches that

when a client requires additional diagnosis or treatment, an authentication terminal is configured

to request an authentication server to extract the client's medical sheet, and is configured to

schedule an appointment for said additional diagnosis or treatment, as recited in claims 10, 24,

and 38. Rather, Weller teaches that the PAS taught therein is specifically designed to

authenticate cardholder account ownership during <u>online</u> purchase transactions, and that such

functionality may be used by the medical business. *See* paragraph 0032. However, Weller

provides no teaching or suggestion that when a client at a hospital clerk's window requires

additional diagnosis or treatment, the cardholder client device 122 is configured to request the

PAS to extract the client's medical sheet, and is configured to schedule an appointment for said

additional diagnosis or treatment.

Consequently, Applicant submits that claims 10, 24, and 38 are patentable over the

applied references for *at least* these independent reasons. Thus, Applicant respectfully requests

that the Examiner withdraw these rejections.

G.   Independent Claims 11, 25, and 39

Independent claims 11, 25, and 39 recite (among other things):

> wherein when said authentication server does
> not detect a match between said authentication
> information input from said authentication
> terminal and said personal authentication data,
> said authentication server notifies said
> authentication terminal that the client is not
> authenticated.

In view of the similarity between these requirements and the requirements discussed

above with respect to independent claim 7, Applicant respectfully submits that the foregoing

arguments as to the patentability of independent claim 7 apply at least by analogy to claims 11,

25, and 39. As such, it is respectfully submitted that claims 11, 25, and 39 are patentably

distinguishable over Howard, Tsiounis, Weller, Scroggie, and any combination thereof, for *at*

least these reasons. Therefore, Applicant respectfully requests that the Examiner withdraw these

rejections.

H.   Independent Claims 12, 26, and 40

Independent claims 12, 26, and 40 recite (among other things):

> wherein when said authentication server does
> not detect a match between said authentication
> information input from said authentication
> terminal and said personal authentication data,
> said authentication server notifies said

> authentication terminal that the client is not
> authenticated...

In view of the similarity between these requirements and the requirements discussed above with respect to independent claim 7, Applicant respectfully submits that the foregoing arguments as to the patentability of independent claim 7 apply at least by analogy to claims 12, 26, and 40. As such, it is respectfully submitted that claims 12, 26, and 40 are patentably distinguishable over Howard, Tsiounis, Weller, Scroggie, and any combination thereof, for *at least* these reasons.

Independent claims 12, 26, and 40 further recite:

> wherein when the client enters said service-
> providing facility, said authentication terminal
> records an entry time.

Neither Howard, Tsiounis, Weller, Scroggie, nor any combination thereof, teaches that when the client enters a service-providing facility, an authentication terminal records an entry time, as recited in claims 12, 26, and 40. To the contrary, Weller teaches that the PAS taught therein is specifically designed to authenticate cardholder account ownership during <u>online</u> purchase transactions, and that such functionality may be used by the banking and medical businesses. *See* paragraph 0032. However, Weller provides no teaching or suggestion whatsoever that when a client enters a service-providing facility, cardholder client device 122 records an entry time.

As a result, Applicant submits that claims 12, 26, and 40 are patentable over the applied references for *at least* these independent reasons. Therefore, Applicant respectfully requests that the Examiner withdraw these rejections.

I. **Independent Claims 13, 27, and 41**

Independent claims 13, 27, and 41 recite (among other things):

> wherein said authentication terminal is
> configured to record a time when a client enters
> said facility;

In view of the similarity between these requirements and the requirements discussed

above with respect to independent claim 12, Applicant respectfully submits that the foregoing

arguments as to the patentability of independent claim 12 apply at least by analogy to claims 13,

27, and 41. As such, it is respectfully submitted that claims 13, 27, and 41 are patentably

distinguishable over Howard, Tsiounis, Weller, Scroggie, and any combination thereof, for *at*

least these reasons.

Independent claims 13, 27, and 41 further require:

> wherein said authentication terminal is
> configured to record a time when a client leaves
> said facility; and

> wherein said authentication terminal is
> configured to calculate an amount of time that a
> client ·is in the facility.

Neither Howard, Tsiounis, Weller, Scroggie, nor any combination thereof, teaches that an

authentication terminal is configured to record a time when a client leaves said facility, and that

said authentication terminal is configured to calculate an amount of time that a client is in the

facility, as recited in claims 13, 27, and 41. In contrast, Weller teaches that the cardholder client

device 122 is used by the cardholder to participate in the PAS, which is specifically designed to

authenticate cardholder account ownership during <u>online</u> purchase transactions. *See* paragraph 0032. Further, Weller teaches that the cardholder client device 122 can be any device capable of accessing the Internet, such as a personal computer. However, Weller provides no teaching or suggestion whatsoever that the cardholder client device 122 is configured to record a time when a client leaves a facility, or that the cardholder client device 122 is configured to calculate an amount of time that a client is in the facility, as recited in claims 13, 27, and 41.

Therefore, Applicant submits that claims 13, 27, and 41 are patentable over the applied references for *at least* these independent reasons. Hence, Applicant respectfully requests that the Examiner withdraw these rejections.

J.   Independent Claims 14, 28, and 42

Independent claims 14, 28, and 42 recite (among other things):

> wherein when said authentication server does
> not detect a match between said authentication
> information input from said authentication
> terminal and said personal authentication data,
> said authentication server notifies said
> authentication terminal that the client is not
> authenticated...

In view of the similarity between these requirements and the requirements discussed above with respect to independent claim 7, Applicant respectfully submits that the foregoing arguments as to the patentability of independent claim 7 apply at least by analogy to claims 14, 28, and 42. As such, it is respectfully submitted that claims 14, 28, and 42 are patentably distinguishable over Howard, Tsiounis, Weller, Scroggie, and any combination thereof, for *at least* these reasons.

Independent claims 14, 28, and 42 further recite:

> wherein when said relevant registration is
> for registration of the client's change of
> address or the client's seal, the authentication
> server executes a process corresponding to said
> relevant registration.

Neither Howard, Tsiounis, Weller, Scroggie, nor any combination thereof, teaches that

when a relevant registration is for registration of a client's change of address or the client's seal,

an authentication server executes a process corresponding to said relevant registration, as recited

in claims 14, 28, and 42. Indeed, Weller provides no teaching or suggestion whatsoever that any

sort of a relevant registration for registration of a client's change of address or the client's seal is

carried out. Further, the grounds of rejection do not point to any specific portion of Howard,

Tsiounis, Weller, or Scroggie that teaches or suggests this feature.

Consequently, Applicant submits that claims 14, 28, and 42 are patentable over the

applied references for *at least* these independent reasons. Hence, Applicant respectfully requests

that the Examiner withdraw these rejections.

IV.   Conclusion

In view of the above, reconsideration and allowance of this application are now believed

to be in order, and such actions are hereby solicited. If any points remain in issue which the

Examiner feels may be best resolved through a personal or telephone interview, the Examiner is

kindly requested to contact the undersigned at the telephone number listed below.

The USPTO is directed and authorized to charge all required fees, except for the Issue

Fee and the Publication Fee, to Deposit Account No. 19-4880. Please also credit any
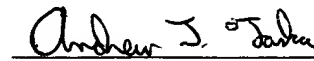
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23373
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Date: November 17, 2004